

**GOVERNMENT OF ANDHRA PRADESH  
ABSRACT**

LOANS AND ADVANCES –PR&RD Department – HBA Advance of Rs.5,00,000/- (Rupees Five Lakhs only) to Smt J.S.Vijaya Lakshmi, Sweeper, Panchayat Raj & Rural Development Department for site cum construction of House – Sanction – Orders – Issued.

PANCHAYAT RAJ AND RURAL DEVELOPMENT (OP.II) DEPARTMENT

**G.O.Rt.No. 486.**

**DATED:-07.02.2014**

**Read the following:-**

1. G.O.Ms.No.174, Finance (A&L) Department, dated 15.05.2010.
2. Application of Smt J.S.Vijaya Lakshmi, Sweeper, Dated:Nil.
- 3.G.O. Rt.No.166, Fin(A&L) Dept., dated.25.01.2014.
4. Govt., Memo No.9664/O.P.II/A1/2013-13, dt.21.02.2014.

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ORDER:

Sanction is hereby accorded for payment of an amount of Rs. 5,00,000/- to Smt J.S.Vijaya Lakshmi, Sweeper, Panchayat Raj & Rural Development Department towards H.B.A to Site-cum-Construction at Saibharati Venture, China Kandukur(V), Yadagirigutta(M), Nalgonda(D), Andhra Pradesh.

2. The Advance sanctioned in para (1) shall be disbursed to Smt J.S.Vijaya Lakshmi, Sweeper, Panchayat Raj and Rural Development Department as follows:-

- i) The first installment of Rs.2,00,000/-(Rupees Two Lakhs only) be paid on executing on surety bond in the prescribed form;
- ii) The second installment of Rs.1,50,000/-(Rupees One Lakh Fifty thousand only) shall be paid on her mortgaging the site in favour of the Govt., along with the building to be constructed thereon;
- iii) The third and final installment of Rs.1,50,000/-(Rupees One Lakh Fifty thousand only) shall be paid after construction of building reaches the roof level and on production of necessary certificate from the competent authority that the Development of the area in which the House built is provided with all the facilities such as water supply, lighting, roads, drainage and sewerage.
- iv) The house site must be mortgaged to Government within two months from the date of drawal of first installment, failing which, the loanee shall be liable to refund the entire amount to Govt., together with the interest thereon.

3. The grant of advance to the above individual for construction of the house is subject to the following conditions:-

- i) The construction of the house should be carried out in accordance with the approved plan and specification on the basis of approval given by the competent authority. There shall not be deviation in construction from the approved plan.
- ii) The construction of house shall be completed within 18 months from the date of first installment is paid to her. Failure to do so, the loanee shall refund the entire amount together with interest thereon. The date of completion must be reported to the Govt., without any delay.
- iii) On completion of the construction of the house, the grantee shall insure against fire, flood, cyclone, lighting, the house at this own cost for a sum not less than the amount of the advance with interest due thereon and shall renew the insurance from time till the loanee completely repay the loan amount with interest.
- iv) The house must be maintained in good condition with her own cost and she shall continue to pay all Municipal taxes regularly until the advance with interest is paid in full. She shall also keep it free from all encumbrances.

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4. The advance sanctioned in Para(1) above shall be recovered in 200 monthly installments @ Rs.2,500/- p.m commencing after 18 months from the date of drawal of first installment or from the month following completion of the house whichever is less. The interest on the loan shall be recovered after recovery of principal loan amount in 30 monthly installments. Any loan amount and interest thereto is found due on the date of superannuation shall be recovered from the gratuity of the loanee.

5. The Advance sanctioned in Para (1) above shall carry simple interest @ 5.0%p.a from the actual date of drawl of advance. The rate of interest has been fixed provisionally and is subject to revision from time to time.

6. It will be open to the grantee to repay the amount in shorter period, if she so desires. In any case, the entire advance together with interest thereon must be repaid in full before the date on which she is due to retire from service.

7. In case the grantee does not repay the balance of the advance together with interest thereon due to the Govt., on or before the date of his retirement, it shall be open to the Govt., to enforce the security of mortgage at any time thereafter and recover the balance advance together with interest and cost of recovery by sale of the house or in such other manner as may be permissible under the Law

8. If the grantee ceases to be in service for any reason other than the normal retirement/ superannuation, or if she dies before the repayment of the advance with interest in full, the entire outstanding amount of the advance shall become payable to the Govt., forthwith. Any balance remained unpaid shall be recovered from the retirement gratuity that may be sanctioned to her.

9. The property mortgaged to the Govt., shall be reconvened to her or to her successor-in-interest, as the case may be, after the advance together with interest has been repaid to the Govt., in full.

10. The first installment of the advance of Rs.2,00,000/- (Rupees two lakhs only) sanctioned to her in Para 2(i) above shall be paid to Smt J.S.Vijaya Lakshmi, Sweeper from the funds provided in memo read above and it shall be debited to the Head of Account" 7610- Loans to Govt., Servants; (201) HBA; SH (05) Loans to other officers.

11. The spouse of the individual is not a Govt., Servant.

12. Slip "A" required for payment is enclosed.

13. The P.R&R.D (OP.III) Department are requested to draw and disburse the amount of Rs.2,00,000/- (Rupees Two Lakhs only) sanctioned in para- 2(i) above to Smt J.S.Vijaya Lakshmi, Sweeper They are also requested to recover the advance as detailed in para (4) above.

**(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)**

**V.NAGI REDDY  
PRINCIPAL SECRETARY TO GOVERNMENT**

To  
Smt J.S.Vijaya Lakshmi, Sweeper,  
Panchayat Raj & Rural Development Department.  
The Panchayat Raj & Rural Development (OP.III) Department.  
The Dy.Pay and Accounts Officer, Secretariat Branch, Hyderabad,  
Copy to:-  
The AG, AP, Hyd,  
SF/SC

**//FORWARDED:: BY ORDER//**

**SECTION OFFICER**